

ELECTRONIC-CURRENCY SYSTEM

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Abstract of JP6162059

PURPOSE: To provide a complete electronic currency system in which electronic money exchangeable with ordinary cash and acceptable generally is used. CONSTITUTION: This system is provided with an issuing bank 1 connected to a money generator for generating and issuing the electronic money including electronic currency held in business deposit for a subscriber, COL-less bank 2 for accepting and distributing the electronic money, and transaction device 4 for storing the electronic money and executing a money transaction between the online systems of participating banks 1 and 2. Then, this system is provided with an incomings/outgoings device 5 for connecting the transaction device 4 to the issue bank 1 and the COL-less bank 2 and connecting the issue bank 1 and the COL-less bank 2, security mechanism 21 for keeping the system complete, and regulation/account adjustment processes 13 and 23 for monitoring a currency system and settling the accounts.

